

5 A method and implementing system are provided in which
anonymous email accounts are established with a guarantor
server. Items may then be loaned or purchased by an
individual using the anonymous email account. In an
exemplary embodiment, an individual user receives a so-
10 called "smart card" which is programmed to contain certain
limitations on purchases and/or borrowings by the user. The
card is also programmed to contain the lending policies, for
example, of a library. The card is read by a reading device
at an enterprise such as a library or rental store for
15 example, to determine if a desired sale or borrowing meets
the guarantee criteria programmed into the smart card. If
the proposed sale or borrowing is authorized or within the
limits of the smart card, the transaction is approved. Any
required communication between the lending enterprise and
20 the user of the card is conducted anonymously through the
anonymous email address of the user.